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Curriculum Vitae

GARY V. ENGELHARDT

ADDRESS

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EDUCATION

Ph.D. Economics, Massachusetts Institute of Technology, 1993.

Primary Fields: Public Economics, Labor Economics

Dissertation: "Down Payments, Tax Policy, and Household Saving"

Advisors: James M. Poterba (Chair)
Jerry A. Hausman
William C. Wheaton

B.A. Economics, *magna cum laude*, Carleton College, 1987.

EMPLOYMENT

Professor, Department of Economics, Maxwell School of Citizenship and Public Affairs, Syracuse University, 2008-present.

Senior Research Associate, Center for Policy Research, Maxwell School of Citizenship and Public Affairs, Syracuse University, 1999-present.

Faculty Associate, Gerontology Center, Maxwell School of Citizenship and Public Affairs, Syracuse University, 2000-present.

Associate Professor, Department of Economics, Maxwell School of Citizenship and Public Affairs, Syracuse University, 1999-2008.

Associate Professor (with tenure), Department of Economics, Dartmouth College, 1998-1999.

Assistant Professor, Department of Economics, Dartmouth College, 1992-1998.

Instructor, Department of Economics, Massachusetts Institute of Technology, 1992.

Research Analyst, Minnesota Department of Revenue, Tax Research Division, 1988.

Research Assistant, The Brookings Institution, Economic Studies Program, 1987-1988.

OTHER EXPERIENCE

Member, Health and Retirement Study, Employment and Pensions Working Group, 2007-present.

Member, National Institute on Aging, Scientific Peer Review Panel, 2005, 2007, 2009.

Judge, TIAA-CREF Paul A. Samuelson Award for Outstanding Scholarly Writing on Lifelong Financial Security, 2009.

Consultant, RTI International, 2009.

Visiting Professor, Carlson School of Management, University of Minnesota, June-August, 2009.

Member, National Institutes of Health, Scientific Peer Review Panel, 2006.

Member, U.S. Department of Labor, Bureau of Labor Statistics, National Longitudinal Surveys Technical Review Committee, 2000-2003.

Visiting Scholar, Wharton School of Business, University of Pennsylvania, June-July, 2002.

Visiting Scholar, Center for Labor Policy, Hubert H. Humphrey Institute of Public Affairs, University of Minnesota, June-August, 1998; June-August, 2001.

Visiting Scholar, Department of Economics, Dartmouth College, July-August, 1999.

Consultant, U.S. Department of Labor, Bureau of Labor Statistics, 1998.

Visiting Scholar, Center for Economic Research, Tilburg University, The Netherlands, July, 1993; July, 1995; July, 1996; July, 1997.

Visiting Scholar, Research Department, Federal Reserve Bank of Boston, June, 1993-December, 1996.

FELLOWSHIPS, HONORS, AND AWARDS

National Academy of Social Insurance, Member, 2008-present.

Employee Benefit Research Institute Fellow, 2005-present.

TIAA-CREF Institute Fellow, 2005-present.

Thomas Family Fellow, 1998-1999.

Harry and Lynde Bradley Foundation Doctoral Fellow, 1990-1992.

PROFESSIONAL AFFILIATIONS

American Economic Association, American Real Estate and Urban Economics Association, Econometric Society, Labor and Employment Relations Association, National Tax Association, Society of Labor Economists

CONGRESSIONAL TESTIMONY

U.S. House of Representatives, Committee on Small Business, Hearing on "The Housing Crisis: Identifying Tax Incentives to Stimulate the Economy," June 5, 2008.

EXTERNALLY-FUNDED GRANTS AND CONTRACTS

University of Michigan, Institute for Social Research, Health and Retirement Study, Subcontract on National Institute on Aging Parent Grant U01 AG009740-19, "Data Innovations in the Health and Retirement Study," 2009. $69,208. Principal Investigator.

Social Security Administration, Research Grant, "The Impact of the Medicare Part D Expansion on the Insurance Coverage, Consumption, Labor Supply, and Well-Being of the Elderly," 2008-2009, $94,424. Principal Investigator.

University of Michigan, Institute for Social Research, Health and Retirement Study, Subcontract on National Institute on Aging Parent Grant U01 AG009740-19, “Data Innovations in the Health and Retirement Study,” 2008. $67,192. Principal Investigator.

Social Security Administration, Research Grant, “Long-Term Care Insurance Among Older Americans: The Roles of Social Security, Bequests, Living Arrangements, and Informal Care,” 2007-2008, $75,008. Principal Investigator.

University of Michigan, Institute for Social Research, Health and Retirement Study, Subcontract on National Institute on Aging Parent Grant U01 AG009740-19, “Data Innovations in the Health and Retirement Study,” 2007. $62,327. Principal Investigator.

Social Security Administration, Research Grant, “Earnings Measurement, Benefits Claiming Behavior, and the Labor Supply of Older Americans: Evidence from Social Security Administrative Data,” 2006-2007, $148,956. Principal Investigator.

TIAA-CREF Institute, Research Grant, “Pensions and Retirement Saving,” 2005-2006, $30,000. Principal Investigator.

Social Security Administration, Grant No. 10-P-98361-1-03, “The Impact of Recent Changes in the Social Security Earnings Test on the Labor Supply of Older Americans,” 2005-2006, $122,555. Co-Principal Investigator.

U.S. Department of Labor, Employee Benefits Security Administration, Contract No. B0593211992, “Cohort Differences in Defined Contribution Pension Coverage, Earnings, and Retirement Wealth,” 2005-2007, $25,000. Principal Investigator.

Mortgage Bankers Association, Research Institute for Housing America, Research Contract, “Housing Trends Among Baby Boomers,” 2006, $40,000. Principal Investigator.

National Association of Realtors, National Center for Real Estate Research Grant, “The Impact of Social Security on Elderly Homeownership,” 2005-2006, $40,000. Principal Investigator.

AARP and Fannie Mae Foundation, Research Contract, “Housing America’s Elderly,” 2004, $25,000. Principal Investigator.

National Institute on Aging, Grant No. 1 R01 AG022987-01, “Pension Wealth Calculators for Employer-Provided Plans,” 2003-2005, $253,512. Principal Investigator.

TIAA-CREF Institute, Research Grant, “Pension Knowledge, Saving, and the Timing of Retirement,” 2003-2005, $35,000. Principal Investigator.

U.S. Department of Labor, Employee Benefits Security Administration, Contract No. B9334064, "Defined Contribution Pension Plans and Retirement Wealth Adequacy," 2003-2004, $25,000. Principal Investigator.

Social Security Administration, Grant No. 10-P-98357-1-04, "Participation and Saving in Voluntary Social Security Personal Accounts," 2002-2003, $51,246. Principal Investigator.

National Institute on Aging, Grant No. 1 R03 AG19895-01, "New Measures of 401(k) Wealth in the Health and Retirement Study", 2001-2002, $75,500. Principal Investigator.

TIAA-CREF Institute, Research Grant, "The Effect of Employer Matching Contributions on Employee Retirement Saving Through 401(k) Pension Plans", 2001-2002, $25,000. Principal Investigator.

Social Security Administration, Grant No. 10-P-98357-1-04, "Social Security and Retirement Saving," 2001-2002, $25,498. Principal Investigator.

U.S. Department of Labor, Pension and Welfare Benefits Administration, Contract No. B9314420, "Federal Tax Policy and Participation in and Contributions to 401(k)-Type Pension Plans," 2001-2002, $25,000. Principal Investigator.

National Science Foundation, Economics Program, Grant No. SES-0078845, "401(k)s and Household Saving," 2000-2003, $190,904. Principal Investigator.

U.S. Department of Labor, Pension and Welfare Benefits Administration, Contract No. B9383534, "401(k)s and Retirement Saving," 1998-2000, $24,910. Principal Investigator.

U.S. Department of Labor, Pension and Welfare Benefits Administration, Contract No. B9374558, "401(k) Participation, Lump-Sum Distributions, and Retirement Saving," 1997-1999, $24,670. Principal Investigator.

U.S. Department of Labor, Bureau of Labor Statistics, Grant No. E-9-J-4-0094, "Wages, Fringe Benefits, and Savings: Interactions and Implications for Determination of Labor Market Outcomes Analysis with the National Longitudinal Survey," 1994-1997, $357,771. Co-Principal Investigator.

RESEARCH

Forthcoming

"Social Security and Elderly Well-Being in the United States," in Jonathan Gruber and David A. Wise, eds. *Social Security Programs and Retirement around the World:*

Implications for Well-Being, University of Chicago Press, forthcoming (with Jonathan Gruber).

"The Repeal of the Retirement Earnings Test and the Labor Supply of Older Men," forthcoming and available online in the *Journal of Pension Economics and Finance* (with Anil Kumar).

Publications in Books and Refereed Academic Journals

"The Elasticity of Intertemporal Substitution: New Evidence from 401(k) Participation," *Economics Letters* 103:1 (April) 2009: 15-17 (with Anil Kumar).

"Effects of Individual Development Accounts on Asset Purchases and Saving Behavior: Evidence from a Controlled Experiment," *Journal of Public Economics* 92:5-6 (June) 2008: 1509-1530 (with Gregory Mills, William G. Gale, Rhiannon Patterson, Michael Eriksen, and Emil Apostolov).

"Housing Capital-Gains Taxation and Homeowner Mobility: Evidence from the Taxpayer Relief Act of 1997," *Journal of Urban Economics* 63:3 (May) 2008: 803-815 (with Christopher R. Cunningham).

"Money on the Table: Some Evidence on the Role of Liquidity Constraints in 401(k) Saving," *Economics Letters* 99:2 (May) 2008: 402-404 (with Anil Kumar).

"Social Security and Elderly Homeownership," *Journal of Urban Economics* 63:1 (January) 2008: 280-305.

"Measurement Error in Earnings Data in the Health and Retirement Study," *Journal of Economic and Social Measurement* 33:1 (January) 2008: 39-61 (with Jesse Bricker).

"Employer Matching and 401(k) Saving: Evidence from the Health and Retirement Study," *Journal of Public Economics* 91:10 (November) 2007: 1920-1943 (with Anil Kumar).

"Measuring Pension Wealth," in Brigitte Madrian, Olivia Mitchell, and Beth Soldo, eds. *Redefining Retirement: How Will Boomers Fare?*, Oxford University Press, 2007, pp. 211-233 (with Christopher R. Cunningham and Anil Kumar).

"Social Security and the Evolution of Elderly Poverty," in Alan Auerbach, David Card, and John Quigley, eds. *Public Policy and the Distribution of Income*, Russell Sage Press, 2006, pp. 259-287 (with Jonathan Gruber).

"Social Security Personal-Account Participation with Government Matching," *Journal of Pension Economics and Finance* 4:2 (July) 2005: 155-179 (with Anil Kumar).

"Social Security and Elderly Living Arrangements: Evidence from the Social Security Notch," *Journal of Human Resources* 40:2 (Spring) 2005: 354-372 (with Jonathan Gruber and Cynthia D. Perry).

"Employee Stock Purchase Plans," *National Tax Journal* 57:2, Part 2, (June) 2004: 385-406 (with Brigitte C. Madrian).

"Reasons for Job Change and the Disposition of Pre-Retirement Lump-Sum Pension Distributions" *Economics Letters* 81:3 (December) 2003: 333-339.

"Nominal Loss Aversion, Housing Equity Constraints, and Household Mobility: Evidence from the United States," *Journal of Urban Economics* 53:1 (January) 2003: 171-195.

"Pre-Retirement Lump-Sum Pension Distributions and Retirement Income Security: Evidence from the Health and Retirement Study," *National Tax Journal* 55:4 (December) 2002: 665-686.

"Federal Tax Policy, Employer Matching, and 401(k) Saving: Evidence from HRS W-2 Records" *National Tax Journal* 55:3 (September) 2002: 617-645 (with Christopher R. Cunningham).

"Intergenerational Transfers, Borrowing Constraints, and Saving Behavior: Evidence from the Housing Market," *Journal of Urban Economics* 44:1 (July) 1998: 135-157 (with Christopher J. Mayer).

"Do Targeted Savings Incentives for Home Ownership Work? The Canadian Experience," *Journal of Housing Research*, 8:2 (Fall) 1997: 623-646.

"Tax Subsidies and Household Saving: Evidence from Canada," *Quarterly Journal of Economics*, 111:4 (November) 1996: 1237-1268.

"House Prices and Home Owner Saving Behavior," *Regional Science and Urban Economics*, 26: 3-4 (June) 1996: 313-316.

"Consumption, Down Payments, and Liquidity Constraints," *Journal of Money, Credit, and Banking*, 28:2 (May) 1996: 255-271.

"Gifts, Down Payments, and Housing Affordability," *Journal of Housing Research*, 7:1 (Spring) 1996: 59-77 (with Christopher J. Mayer).

"House Prices and the Decision to Save for Down Payments," *Journal of Urban Economics*, 36:3 (September) 1994: 209-237.

"Tax Subsidies to Saving for Home Purchase: Evidence from Canadian RHOSP's." *National Tax Journal*, 47:2 (June) 1994: 363-388.

"House Prices and Demographic Change: Canadian Evidence," *Regional Science and Urban Economics*, 21:4 (December) 1991: 539-546 (with James M. Poterba).

"The Income Tax Treatment of the Family: An International Perspective," *National Tax Journal*, 43:1 (March) 1990: 1-23 (with Joseph A. Pechman).

Unpublished Papers and those Submitted to Refereed Academic Journals

"Home Health Care and the Housing and Living Arrangements of the Elderly," revised and resubmitted to the *Journal of Urban Economics* (with Nadia Greenhalgh-Stanley).

"What Are the Social Benefits of Home Ownership? Experimental Evidence for Low-Income Households," revised and resubmitted to the *Journal of Urban Economics* (with Michael D. Eriksen, William G. Gale, and Gregory B. Mills).

"Pensions and Household Wealth Accumulation," under review at the *Journal of Human Resources* (with Anil Kumar).

"Individual Development Accounts and Marriage," under review at *Economics Letters* (with Michael D. Eriksen).

Non-Refereed Publications Targeted to Industry and Policymakers

"Housing Trends Among Baby Boomers," *Research Institute for Housing America Special Report*, Mortgage Bankers Association, 2006.

"Housing Older Americans," *Fannie Mae Papers*, Volume IV, Issue 1, 2005.

"Understanding the Impact of Employer Matching on 401(k) Saving," *TIAA-CREF Research Dialogue*, Issue 76, 2003 (with Anil Kumar).

"Gifts for Home Purchase and Housing Market Behavior," *New England Economic Review* (Federal Reserve Bank of Boston) (May/June) 1994: 47-58 (with Christopher J. Mayer).

TEACHING

Statistics (undergraduate), Syracuse.

Econometrics (undergraduate), Dartmouth, Syracuse.

Econometrics (masters), Syracuse.

Public Economics (undergraduate), Dartmouth, Syracuse.

Public Economics (Ph.D.), Syracuse.

Dissertation Workshop (Ph.D.), Syracuse.

Introductory Microeconomics (undergraduate), Dartmouth.

Introductory Macroeconomics (undergraduate), M.I.T.

REFEREEING AND GRANT REVIEW

American Economic Journal: Economic Policy, American Economic Review, Canadian Journal of Economics, Cityscape, Demography, Economic Journal, Economic Modeling, Education Finance and Policy, European Economic Review, Industrial Relations, Housing Policy Debate, Journal of Economic Growth, Journal of Economic Literature, Journal of the European Economic Association, Journal of Housing Economics, Journal of Housing Research, Journal of Human Resources, Journal of Japanese and International Economies, Journal of Labor Economics, Journal of Money, Credit, and Banking, Journal of Pension Economics and Finance, Journal of Political Economy, Journal of Population Economics, Journal of Public Economics, Journal of Urban Economics, Labour Economics, National Tax Journal, Population Studies, Quarterly Journal of Economics, Quarterly Review of Economics and Finance, Real Estate Economics, Regional Science and Urban Economics, Review of Economics and Statistics, Review of Economic Studies, Scandinavian Journal of Economics, Social Security Bulletin, Social Service Review, Southern Economic Journal, Dryden Press, Brookings Institution Press, South-Western Press, Worth Publishers, Fannie Mae Foundation, National Science Foundation, Pearson/Addison-Wesley Publishers, Social Sciences and Humanities Research Council of Canada, Smith Richardson Foundation, National Academy of Science, National Institute on Aging, National Institutes of Health, TIAA-CREF Institute, University of Chicago Press.

INVITED SEMINARS

University of Kentucky, Department of Economics, November, 2007; Rand Corporation, October, 2006; University of Missouri, Department of Economics, October, 2004; University of Virginia, Department of Economics, November, 2003; University of Chicago, Graduate School of Business, May, 2003; University of Pennsylvania, Wharton School of Business, March, 2002, January, 1992; Massachusetts Institute of Technology, Department of Economics, April, 2001, April, 1995; Syracuse University, Department of

Economics, December, 1998; State University of New York at Albany, Department of Economics, November, 1998; Harvard University, Kennedy School of Government, December, 1997; U.S. Department of Labor, Bureau of Labor Statistics, May, 1997; Uppsala University (Sweden), Department of Economics, May, 1997; Columbia University, Department of Economics, May, 1996, January, 1992; Rutgers University, Department of Economics, May, 1996; University of Wisconsin, School of Business, February, 1996; Vassar College, Department of Economics, October, 1995; University of Iowa, Department of Economics, February, 1992; Ohio State University, Department of Economics, February, 1992; Federal Reserve Board of Governors, February, 1992; Federal Reserve Bank of New York, January, 1992; Federal Reserve Bank of Boston, January, 1992; Dartmouth College, Department of Economics, February, 1992; Federal Reserve Bank of Philadelphia, January, 1992; Federal Reserve Bank of Cleveland, January, 1992.

CONFERENCE PRESENTATIONS

Presented "The Saver's Credit and Retirement Saving Behavior," in the session "Taxation and Saving" at the American Taxation Association Mid-Year Meeting, Orlando, FL, February 21, 2009.

Presented "Pensions and Household Wealth Accumulation," at the Network for Studies on Pensions, Aging, and Retirement (NETSPAR) Pension Conference, Amsterdam, The Netherlands, January 29, 2009.

Presented "Individual Development Accounts and Household Formation," in the session "Homeowner Behavior" at the American Real Estate and Urban Economics Association Annual Meeting, San Francisco, CA, January 4, 2009.

Discussed "How Do Pensions Affect Household Wealth Accumulation?" by David M. Blau in the session "The Impact of Public and Private Pensions on Retirement and Saving" at the American Economic Association Annual Meeting, San Francisco, CA, January 3, 2009.

Presented "What are the Social Benefits of Home Ownership? Experimental Evidence for Low-Income Households," in the session "Neighborhoods and Gentrification" at the American Real Estate and Urban Economics Association Annual Meeting, New Orleans, LA, January 6, 2008.

Presented "Effects of Individual Development Accounts on Asset Purchases and Saving Behavior: Evidence from a Controlled Experiment," at the National Bureau of Economic Research (NBER), Public Economics Program Meeting, Cambridge, MA, November 2, 2007.

Discussed "The Determinants of Pension Switching in Chile," by Olivia S. Mitchell and Petra Todd at the National Bureau of Economic Research (NBER) conference

"Improving the Effectiveness of Financial Education and Saving Programs," Cambridge, MA, May 22, 2007.

Discussed "Adjusting Retirement Goals and Saving Behavior: The Role of Financial Education," by Robert L. Clark and Madeleine d'Ambrosio at the National Bureau of Economic Research (NBER) conference "Improving the Effectiveness of Financial Education and Saving Programs," Cambridge, MA, May 22, 2007.

Presented "Social Security and Elderly Homeownership" in the session "Housing and Household Wealth" at the American Real Estate and Urban Economics Association Annual Meeting, Chicago, IL, January 6, 2007.

Presented "Housing Capital-Gains Taxation and Homeowner Mobility: Evidence from the Taxpayer Relief Act of 1997" in the session "Property Tax and Local Finance" at the American Real Estate and Urban Economics Association Annual Meeting, Chicago, IL, January 7, 2007.

Presented "Housing Trends Among Baby Boomers," at the Mortgage Bankers Association Annual Meeting, Chicago, IL, October, 24, 2006.

Discussed "Defined Contribution Plans, Defined Benefit Plans, and the Accumulation of Retirement Wealth" by James Poterba, Joshua Rauh, Steven Venti, and David Wise at the *Journal of Public Economics*- National Bureau of Economic Research (NBER) Transatlantic Public Economics Seminar, Uppsala, Sweden, June 12, 2006.

Presented "Measuring Pension Wealth" at the Wharton Pension Research Council Conference on Transitioning to Retirement: How Will Boomers Fare?, University of Pennsylvania, Philadelphia, PA, April 24, 2006.

Presented "Employer Matching and 401(k) Saving: Evidence from the Health and Retirement Study," in the session "Retirement and Consumption" at the Econometric Society World Congress, London, England, August 23, 2005.

Presented "Social Security and Elderly Well-Being in the United States" at the National Bureau of Economic Research (NBER) International Social Security Conference, Bellagio, Italy, May 28, 2005.

Presented "Social Security and the Evolution of Elderly Poverty" in the session "The Effect of Social Security Reform on Economic Behavior and Well-Being" at the American Economics Association Annual Meeting, Philadelphia, PA, January 7, 2005.

Presented "Social Security and the Evolution of Elderly Poverty" at the National Bureau of Economic Research (NBER), Public Economics Program Meeting, Cambridge, MA, October 29, 2004.

Discussed “Public Housing and Labor Supply,” by Aaron S. Yelowitz at the Macarthur Foundation Conference on the Impact of Subsidized Rental Housing on Households and Neighborhoods, Syracuse, NY, October 23, 2004.

Presented “Social Security and Elderly Well-Being in the United States” at the National Bureau of Economic Research (NBER) International Social Security Conference, London, England, May 29, 2004.

Presented “Social Security and the Evolution of Elderly Poverty” at the Conference on Poverty, Public Policy, and the Distribution of Income in Honor of Eugene Smolensky, Berkeley, CA, December 12, 2003.

Presented “Social Security and Elderly Well-Being in the United States” at the National Bureau of Economic Research (NBER) International Social Security Conference, Nafplion, Greece, September 21, 2003.

Presented “Employee Stock Purchase Plans” at the National Bureau of Economic Research (NBER) Taxation and Saving Conference, Chatham, MA, August 1, 2003.

Discussed “Lifetime Earnings Variability and Retirement Wealth,” by Olivia S. Mitchell, John W. R. Phillips, Andrew Au, and David McCarthy in the session “Save for Your Future: Savings Decisions” at the Fifth Annual Retirement Social Security Administration-Research Consortium Conference “Securing Retirement for Tomorrow’s Retirees,” Washington, DC, May 15, 2003.

Presented “Employer Matching and Employee 401(k) Saving: Evidence from the Health and Retirement Study” in the session “The Economics of Pensions and Retirement Saving” at the American Economics Association Annual Meeting, Washington, DC, January 5, 2003.

Presented “Federal Tax Policy, Employer Matching, and 401(k) Saving: Evidence from HRS W-2 Records” in the session “Public and Private Pensions: Incentives, Motivations, and Risks” at the National Tax Association 32nd Spring Symposium, Washington, DC, May 31, 2002.

Discussed “Complexity in Retirement Saving Choices” by Paul Smith in the session “Tax Complexity and the Legacy of 2001” at the National Tax Association 32nd Spring Symposium, Washington, DC, May 31, 2002.

Presented “Have 401(k)s Raised Household Saving? Evidence from the Health and Retirement Study,” in the session “Wealth and Savings” at the Midwest Economics Association Annual Meeting, Chicago, IL, March 16, 2002.

Discussed "Local Fiscal Policy and Retiree Migration: Evidence from the Health and Retirement Study," by Purvi Sevak and Martin Farnham, in the session "Taxation Systems" at the Midwest Economics Association Annual Meeting, Chicago, IL, March 15, 2002.

Presented "Have 401(k)s Raised Household Saving? Evidence from the Health and Retirement Study," in the session "Perspectives on Household Savings" at the American Economics Association Annual Meeting, Atlanta, GA, January 5, 2002.

Discussed "Loss Aversion in Consumers' Behavior and Housing Price Dynamics," by Luis Guilherme Bernardes and Joaquim Montezuma de Carvalho in the session "Housing Price Measurement" at the American Real Estate and Urban Economics Association Annual Meeting, Atlanta, GA, January 6, 2002.

Discussed "Household Leverage and the Deductibility of Home Mortgage Interest: Evidence from UK New Borrowers," by Patric Hendershott, Gwilym Price, and Michael White in the session "Taxation, Location, and Property Values" at the American Real Estate and Urban Economics Association Annual Meeting, Atlanta, GA, January 4, 2002.

Presented "Have 401(k)s Raised Household Saving? Evidence from the Health and Retirement Study," at the Current Pension Policy Issues Conference, organized by the Center for Pension and Retirement Research, Miami University, Oxford, OH, June 8, 2001.

Discussed "What Happens When You Show Them the Money? Lump-Sum Distributions, Retirement Income Security, and Public Policy," by Leonard Burman, Norma Coe, and William G. Gale in the session "New Developments in Research on Household Saving" at the American Economics Association Annual Meeting, New Orleans, LA, January 6, 2001.

Presented "House Prices, Equity, and Household Mobility," in the session "House Prices and Volatility" at the American Real Estate and Urban Economics Association Annual Meeting, New Orleans, LA, January 6, 2001.

Presented "Have 401(k)s Raised Household Saving? Evidence from the Health and Retirement Study," at the conference "Retirement in Canada: Labour Supply and Saving Behaviour," McMaster University, Research Program on the Social and Economic Dimensions of an Aging Population (SEDAP) and sponsored by Finance Canada and Human Resources Development Canada, Hamilton, Ontario, Canada, November 5, 1999.

Presented "House Prices, Equity, and Household Mobility," at the American Real Estate and Urban Economics Association Annual Meeting, New York, NY, January 3, 1999.

Presented “Income and Wealth in the NLSY79,” at the National Longitudinal Survey of Youth 1979 Cohort (NLSY79) Redesign Conference, U.S. Department of Labor, Bureau of Labor Statistics, Washington, DC, August 17, 1998.

Presented “House Prices, Equity, and Household Mobility,” at the Center for Real Estate Research Conference, Ohio State University, Columbus, OH, June 20, 1998.

Discussed “Nominal Loss Aversion and Price Rigidity in the Housing Market,” by David Genesove and Christopher J. Mayer at the Center for Real Estate Research Conference, Ohio State University, Columbus, OH, June 19, 1998.

Discussed “Conflicts between Principals and Agents; Evidence from the Sale of Agent-Owned Homes,” by R.C. Rutherford, T.M. Springer, and A. Yavas at the Center for Real Estate Research Conference, Ohio State University, Columbus, OH, June 19, 1998.

Discussed “Optimal Asking Price and Bid Acceptance Strategies for Residential Sales,” by Richard K. Green and Kerry D. Vandell at the Center for Real Estate Research Conference, Ohio State University, Columbus, OH, June 19, 1998.

Discussed “Housing Tenure Choice and Female Labor Supply: A Dynamic Model,” by Trea Aldershof and Adriaan Kalwij at the VSB Savings Conference, Center for Economic Research, Tilburg University, Tilburg, The Netherlands, July 4, 1997.

Presented “Intergenerational Transfers, Borrowing Constraints, and Saving Behavior: Evidence from the Housing Market,” at the VSB Savings Conference, Center for Economic Research, Tilburg University, Tilburg, The Netherlands, July 2, 1997.

Discussed “The Effect of Financial Education in the Workplace: Evidence from a Survey of Employers,” by Patrick J. Bayer, B. Douglas Bernheim, and John Karl Scholz at the VSB Savings Conference, Center for Economic Research, Tilburg University, Tilburg, The Netherlands, July 1, 1996.

Presented “Tax Subsidies and Household Saving: Evidence from Canada,” at the American Economics Association Session, “What Can the U.S. Learn from Canadian Saving Policy?” American Economics Association Annual Meeting, San Francisco, CA, January 5, 1996.

Presented “Tax Subsidies and Household Saving: Evidence from Canada,” at the National Bureau of Economic Research (NBER) Universities Research Conference on Taxes and Financial Behavior, Cambridge, MA, November 9, 1995.

Presented “Tax Subsidies and Household Saving: Evidence from Canada,” at the VSB Savings Conference, Center for Economic Research, Tilburg University, Tilburg, The Netherlands, July 7, 1995.

Discussed “The Age-Wealth Profile and the Life-Cycle Hypothesis: A Cohort Analysis with a Time Series of Cross-Sections of Italian Households,” by Tullio Jappelli at the VSB Savings Conference, Center for Economic Research, Tilburg University, Tilburg, The Netherlands, July 6, 1995.

Presented “Intergenerational Transfers, Borrowing Constraints, and Saving Behavior: Evidence from the Housing Market,” at the Residential Investment and Finance Session of the American Real Estate and Urban Economics Association Meeting, Washington, DC January 7, 1995.

Presented “Gifts, Down Payments, and Housing Affordability,” at the Fannie Mae Housing Policy Conference, “Understanding Household Savings for Home Ownership,” Washington, DC, November 9, 1994.

Presented “Do Targeted Savings Incentives for Home Ownership Work? The Canadian Experience,” at the Fannie Mae Housing Policy Conference, “Understanding Household Savings for Home Ownership,” Washington, DC, November 9, 1994.

Presented “House Prices and Home Owner Saving Behavior,” at the National Bureau of Economic Research (NBER) Conference on Public Policy and Housing Markets, Kiawah Island, SC, October 23, 1994.

Presented “House Prices and Home Owner Saving Behavior,” at the Public Policy and Housing Market Session of the National Bureau of Economic Research (NBER) Summer Institute, Cambridge, MA, August 1, 1994.

Presented “House Prices and the Decision to Save for Down Payments,” at the Public Policy and Housing Market Session of the National Bureau of Economic Research (NBER) Summer Institute, Cambridge, MA, August 10, 1993.

Presented “Consumption, Down Payments, and Liquidity Constraints,” at the VSB Savings Conference, Center for Economic Research, Tilburg University, Tilburg, The Netherlands, July 26, 1993.

Discussed “Differential Tax Costs and the Pension Reversion Decision,” by Greg Clinch and Toshiyuki Shibano at the University of Michigan Office of Tax Policy Research 1993 Symposium on Tax Policy Research, Ann Arbor, MI, April 9, 1993.

Presented, “Consumption, Down Payments, and Liquidity Constraints,” at Public Economics II Session at Econometric Society Meeting, Anaheim, CA, January 5, 1993.